

In re:
Arlene Wallace
DebtorCase No. 14-17187-jkf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith
Form ID: 3180WPage 1 of 2
Total Noticed: 30

Date Rcvd: Jun 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2020.

db +Arlene Wallace, 8144 Forrest Avenue, Philadelphia, PA 19150-2402
 13383068 +American Express, 1804 Washington Boulevard, Apt. 500, Baltimore, MD 21230-1700
 13393189 +CACV of Colorado, LLC, PO Box 10587, Greenville, SC 29603-0587
 13406401 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13468913 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154 (address filed with court: Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154)
 13383070 +New Century Financial Service, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 14456508 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
 13397674 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898, Attn: Bankruptcy Dept 3F
 13600042 +Veripro Solutions, Inc., PO BOX 3244, Coppell, TX 75019-4293

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 02 2020 04:21:05 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 02 2020 04:21:03 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13992505 EDI: GMACFS.COM Jun 02 2020 07:58:00 Ally Financial, PO Box 130424, Roseville MN 55113-0004
 13388821 EDI: GMACFS.COM Jun 02 2020 07:58:00 Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
 13403119 EDI: AIS.COM Jun 02 2020 07:58:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 13469322 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 02 2020 04:26:14 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13484204 +E-mail/Text: megan.harper@phila.gov Jun 02 2020 04:21:05 CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
 13421668 EDI: CAPITALONE.COM Jun 02 2020 07:58:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 13383100 +E-mail/Text: bankruptcy@cavps.com Jun 02 2020 04:20:55 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 13456580 +EDI: CRFRSTNA.COM Jun 02 2020 07:58:00 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
 13394493 +EDI: TSYS2.COM Jun 02 2020 07:58:00 Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13612091 EDI: ECMC.COM Jun 02 2020 07:58:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
 13408007 EDI: IRS.COM Jun 02 2020 07:58:00 IRS, PO BOX 21126, PHILA PA 19114
 13446315 EDI: JEFFERSONCAP.COM Jun 02 2020 07:58:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
 13459386 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Jun 02 2020 04:15:46 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 13516483 +EDI: MID8.COM Jun 02 2020 07:58:00 Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 13516484 +E-mail/PDF: bankruptcy@ncfsi.com Jun 02 2020 04:27:12 New Century Financial Services, Inc., 110 S. Jefferson Road #104, Whippany, NJ 07981-1038
 13383091 EDI: PRA.COM Jun 02 2020 07:58:00 Portfolio Recovery Associates, 120 Corporate Blvd, Ste 1, Norfolk, VA 23502
 13434467 EDI: PRA.COM Jun 02 2020 07:58:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 13402299 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 02 2020 04:20:23 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
 13405275 EDI: Q3G.COM Jun 02 2020 07:58:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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User: Keith
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2020 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
HAROLD N. KAPLAN on behalf of Creditor New Residential Mortgage LLC hkaplan@rasnj.com
JERMAINE D. HARRIS on behalf of Jermaine Harris, Esquire jermaineh02@msn.com
JERMAINE D. HARRIS on behalf of Debtor Arlene Wallace jermaineh02@msn.com
JOSEPH ANGELO DESSOYE on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com
JOSEPH ANGELO DESSOYE on behalf of Creditor Green Tree Servicing LLC, As Authorized Servicer For Fannie Mae et al paeb@fedphe.com
MATTEO SAMUEL WEINER on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmllawgroup.com
PETER J. ASHCROFT on behalf of Creditor Green Tree Servicing LLC pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
POLLY A. LANGDON on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
REBECCA ANN SOLARZ on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmllawgroup.com
REGINA COHEN on behalf of Creditor Ally Financial rcohen@lavin-law.com, ksweeney@lavin-law.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
THOMAS I. PULEO on behalf of Creditor DITECH FINANCIAL LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 16

Information to identify the case:

Debtor 1 Arlene Wallace
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **14-17187-jkf**

Social Security number or ITIN **xxx-xx-7706**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Arlene Wallace

6/1/20

By the court:

Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.